

INTERNATIONAL COOPERATIVE ALLIANCE

Report of the Regional Seminar on

**COOPERATIVES IN
AGRICULTURE:
AN INTEGRATED
APPROACH**



INTERNATIONAL COOPERATIVE ALLIANCE
Regional Office & Education Centre for South-East Asia
18 Friends' Colony, New Delhi-14, India

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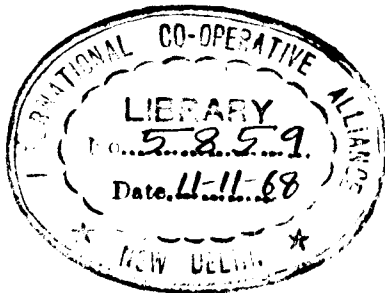
Report of the Regional Seminar on

" COOPERATIVES IN AGRICULTURE : AN INTEGRATED APPROACH "

March 20 - April 1, 1967

Tokyo. Japan

Directing Members : Dr. P.R. Baichwal
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Organised jointly by

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18 Friends' Colony, New Delhi-14.

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Contents

SECTION I	Introduction	1 - 2
SECTION II	Multipurpose Cooperatives and Their Socio-Economic Significance in South-East Asia	2 - 4
SECTION III	Agricultural Cooperative Movement in Japan	5 - 21
Appendix I	Agricultural Cooperatives in South-East Asia (excepting Japan)	22 - 38
Appendix II	Seminar Programme	39 - 42
Appendix III	List of Participants	43 - 47

INTERNATIONAL COOPERATIVE ALLIANCE
Regional Office & Education Centre for South-East Asia
18, Friends' Colony, New Delhi-14. India .

September 1967

REPORT OF THE REGIONAL SEMINAR ON
"COOPERATIVES IN AGRICULTURE : AN INTEGRATED APPROACH,"

TOKYO. JAPAN

March 20 - April 1, 1967

SECTION - I

INTRODUCTION

1. A Regional Seminar on "Cooperatives in Agriculture : An Integrated Approach" was organised in Tokyo, Japan, by the International Cooperative Alliance Regional Office and Education Centre for South-East Asia, in collaboration with the Institute for the Development of Agricultural Cooperation in Asia (IDACA) from March 20 to April 1, 1967. Thirty-eight participants from Ceylon, India, Japan, Korea, Malaysia, Pakistan, Philippines, Singapore and Thailand attended the seminar. The International Labour Office and the Cooperative League of the USA were represented by observers at the Seminar.
2. The Seminar devoted the major part of two weeks to the study of agricultural cooperatives in Japan. The Seminar programme was carried out through talks by Specialists from the national federations, prefectural federations, a multipurpose cooperative society, and the ICA, and study visits to selected cooperatives.
3. The Report is presented below in three parts. Part I is the introduction. Part II deals with the socio-economic significance of multi-purpose cooperatives in South East Asia, and part III with the agricultural cooperative movement in Japan. A brief summary of the agricultural cooperative situation in different countries of the Region, prepared on the basis of

the background papers presented by participants, is given in Appendix No.1. The Seminar programme and the list of participants are appended to the Report as appendices No. 2 and 3.

4.1 The Drafting Committee of the Seminar, which prepared the Report, consisted of the following persons.

Mr S. Futagami, Japan	Chairman
Mr M.L.M. Aboosally, Ceylon	Member
Mr V.K. Balakrishnan, India	Member
Mr Ismail bin Haji Abdullah, Malaysia	Member
Mr Tufail Mohammad, Pakistan	Member
Mr Manuel A Bautista, Philippines	Member
Mr P.J. Alfred, Singapore	Member
Mr Adul Niyomviphat, Thailand	Member
Mr K Suzuki, Japan	Member
Mr J.M. Rana, ICA	Member

4.2 The Drafting Committee would like to acknowledge its thanks to Mr P.R. Parachuri, India, for preparing the report on the study visits on the 30th March. The Committee would also like to express its appreciation to the Chairman, whose able guidance helped in expenditure work in the Committee's meetings.

SECTION - II

MULTI-PURPOSE COOPERATIVES AND THEIR SOCIO-ECONOMIC SIGNIFICANCE IN SOUTH-EAST ASIA

5. The practical utility of the multipurpose concept in cooperation for the general welfare of the rural community was seriously felt after the economic depression of 1929, which brought home the point in some countries that credit alone will not help to effect a substantial advance in the cultivators' economic conditions.

6. The disabilities which the farmers in many countries of the Region suffer are both economic and social. Important among these are small and scattered holdings, inefficient cultivation, and lack of knowledge of better farming methods, lack of irrigation facilities, low productivity, lack of proper credit facilities, ignorance, illiteracy, etc. A comprehensive approach to the problems of the farmers is needed, whereby the entire life of the villagers could be brought within the compass of the Cooperative Movement in order to raise the level of their economic and social well-being. This reasoning led several countries in the Region to organise the village cooperative institutions into multipurpose cooperatives.

7. It was felt that in South-East Asia multipurpose cooperatives are best fitted to bring about all-round improvement of the agriculturists by striving to achieve for their members better farming, better business, and better living. A single society catering to all the needs of the cultivators would provide scope for the fuller use of the limited number of able men in the village, and would further simplify the task of supervision, guidance, and government aid. An adequate volume of business would also be secured which would enable the society to operate on an economic size, and to appoint competent managerial personnel. Such societies would also be able to build up the loyalty of the cultivators by bringing them into close touch with the society, not only on one or two occasions in the year, but throughout the year, for one purpose or another.

8. Besides, as these societies disburse loans in kind such as manure, seeds, agricultural implements and domestic requirements, it would help to minimising misapplication of loans. By linking credit with marketing, recovery of loans would be made easier. Other improvements in the social field such as in home living of farm families would contribute to increasing the welfare of the rural masses.

9. On the other hand, the multipurpose concept has been criticised on various grounds. Firstly, it was felt that it would be difficult to find competent men to manage multiple functions of a society. Secondly, the accounts of numerous activities would get mixed up and cloud the actual position of any single activity; multiplicity of functions involving financial responsibility for some or all of the society's undertakings may lead to the winding-up of all activities in case of failure in one branch. Thirdly, because of the complex nature of activities in such societies, and general illiteracy of the cultivators, lack of proper leadership would pose a serious problem. Finally, certain activities may benefit only a few individuals and result in conflict of interest among members, thus leading to an eventual breakdown of the societies.

10. Because of the problems mentioned above, it was agreed that the nature and scope of functions of multipurpose cooperatives should, in the beginning, be restricted to those functions which are simple and do not involve high technical skill and financial risk. Provision of production credit, supply of farm requirements and assistance to the cultivators with the marketing of their produce, are some such functions. As financial resources are developed, management experience accumulated, and member loyalty built up, the multipurpose societies may, step by step, expand their activities to other spheres, as in Japan. However, it is necessary to ensure that the accounts of different branches of activity such as credit, marketing etc. are kept separate, and that societies are strengthened through the development of management efficiency, capital, and educational facilities.

SECTION - III

AGRICULTURAL COOPERATIVE MOVEMENT IN JAPAN

Introduction

11. Mr S Futagami gave a general picture of the agricultural cooperatives in Japan. The Cooperative Law was first enacted in 1900. At that time the credit function was kept separate, and it was not until 1906 that the law was amended to allow the same society to perform credit functions along with other business functions, thus leading to the establishment of multipurpose cooperatives. After the World War II, various cooperative laws were enacted in Japan. Since then agricultural cooperatives operate under the Agricultural Cooperative Law.

12. Discussion then centered on the economic position of the farmers. The land holdings per farm household as of 1st February 1965 were as follows:

- 37.6% own less than 0.5 hectare
- 31.3% own 0.5 to 1.0 hectares
- 16.0% own 1.0 to 1.5 hectares
- 14.2% own more than 1.5 hectares

(Source: Statistics on Agricultural Forestry and Fisheries of Ministry of Agriculture and Forestry, Japan)

13. The total number of farm households was 5,565,000 of which 21.5% were full-time farmers, while others were part-time farmers. The classification of part-time farmers as of 1st February 1967 was as follows:

- Those whose agricultural income was greater than non-agricultural income 36.8%
- Those whose agricultural income was less than non-agricultural income 41.7

The average annual income and expenditure per farm household for 1965 was as follows:

	(Yen in thousands)	
Agricultural gross income	Yen	638.8
Agricultural expenditure		<u>273.6</u>
Agricultural net income		365.2
Non-agricultural gross income		443.2
non-agricultural expenditure		<u>47.6</u>
Non-agricultural net income		395.6
Other incomes		177.3
Total income		<u>938.1</u>
Tax		60.0
Living expenses		<u>654.5</u>
Net Income (Savings)		<u>714.5</u> <u>223.6</u>

(Source : Farm Household Economy Survey, Ministry of Agriculture and Forestry)

14. Generally, agricultural cooperatives in Japan perform multipurpose functions according to the members' needs. The societies view the needs of the farmers from two aspects, the production aspect and the living aspect. As regards the former, the societies provide such services as planning of farm management, financing, procuring of materials needed for agricultural production, organising of group planting and harvesting of paddy and other crops, and provision of technical advisory service to the farmer members.

15. With regard to the latter, the societies sell them consumer goods, provide saving facilities, and give, through insurance arrangements, assistance in planning the education of the farmers' children, and in organising cultural and recreational activities. Savings collected from the members of agricultural cooperatives total around Yen 2,900 billion. Collections are made from proceeds of agricultural products, marketed, as well as by individual efforts of collectors employed by the respective societies.

Further, the societies provide other relatively important services such as insurance, guidance on home life improvement, tourist and medical services. In other words, the agricultural cooperatives provide all the services required by the farmers.

16. An average sized agricultural cooperative has a membership of about 700 farmers. The organisational set up is divided into three major divisions. The first is the division responsible for the economic activities of the society such as purchasing of farm supplies, farm machinery, provision of service facilities of farm machinery, marketing services, warehousing, and tourist promotion. Then there is the finance section which deals largely in transacting savings, loans and insurance of the members. Third comes the administrative section, which handles all matters connected with the general administrative affairs of the society, the provision of technical guidance, and education of the members. In addition to these activities the society helps in organising women and youth associations, and undertakes other activities which help towards increased productivity of the farms.

The Japanese Unit Multi-Purpose Agricultural Cooperative Society

17. Dr Jun Kurata discussed the development of the Japanese Cooperative Movement during the last 90 years - in particular he touched upon its development during the last 20 years, i.e. from 1947-67.

18. The multipurpose society is a general-purpose society where credit, production, purchase, and marketing are cooperativised and integrated in one society, with the main object of increasing the economic and social standards of the farmer, and thereby the nation. The two main functions of such a society are (i) to assist in land improvement, (ii) production planning and guidance as to what and when to plant, the proper use of fertilizers, weedicides, pesticides, farm machinery, proper grading, packing, marketing etc.

Funds for these purposes have to come mainly from the farmer in the form of savings, borrowings, reserves of insurance federations, etc.

19. No individual farmer could hope to do this. If each of these functions were independent, efficient integration could not take place to the maximum benefit of the farmer. Hence the need to form multipurpose cooperative societies in Japan.

20. Another reason for integration was the formation of poultry, dairy, vegetable societies etc. in addition to the general society mainly concerned with the paddy production in the same village. For maximum benefit to the farmer these societies would require to be integrated into the multipurpose society.

21. About 90 years ago, it was the landlords themselves, who were then the educated elite in the villages, took the initiative to form agricultural associations to protect the farmer from the middlemen. Besides these associations there were mutual-help associations which provided credit facilities to the farmer. In 1899, these agricultural associations were recognised by the Government, who subsidised them, and even authorised them to collect membership fees from the landlords.

22. The associations began to take a greater interest in the farmer especially in the way of giving guidance. This condition was most fertile for the establishment of the cooperative movement. The Government stepped in and established, in 1900, the German type of cooperatives (Raiffeisen type). Under this system, the functions of credit, marketing, production and purchasing were undertaken separately by individual societies. This system was, however, not accepted by the farmers in its entirety. They accepted only the credit societies, Hence in 1906 the Laws were amended to integrate these functions within the scope of a single society, i.e. the multipurpose society.

Since 1930, fast progress has been made in this direction. Agricultural associations and multipurpose societies existed side by side; the former did the guidance work, and the cooperatives concentrated on the economic side.

23. In 1943, these two organisations were compulsorily amalgamated as a war-time measure. This was a significant move. After the war two major changes took place in the rural areas. (i) Land Reformation and (2) Economic Liberalisation. Due to the land reform act of 1947, all landlords lost their lands to the tenant-farmers, and the farmers themselves took over leadership through their multipurpose societies. The modern Japanese multipurpose society is the result - combining both, the economic and guidance functions, to the benefit of the nation.

24. Mr Harundo Idei, President of the Sukage Multipurpose Cooperative Society, dealt with the necessity of multipurpose societies to the village farmer in the present concept of Japanese economic growth.

25. The utilisation of business to non-members is restricted by law up to one-fifth of the total business. This law, it was disclosed, is now being reviewed. It was suggested that emphasis should be placed on cooperative member education.

26. Mr T Mizusawa, Managing Director of the Suyoshi Agricultural Cooperative Society, gave a brief explanation of the working of his society, with member farmland amounting to 1938 hectares. Profit for the last year (1966) was in the region of £2,500.

27. Mr Mizusawa presented two beautiful photo albums to each participating country showing pictures of the work being done by his society for its members.

Multipurpose Societies : Agricultural Production and Member Education

28. The Seminar was split up into three working groups to consider (i) how the main object of multipurpose cooperatives to increase agricultural production could best be achieved, (ii) what kind of member education is necessary, and (iii) how such education could be carried out. The Report of the working groups were then discussed at the main meeting.

29. For increased agricultural production and for the successful working of the cooperatives, it was felt that land reform measures have to be implemented effectively. Development of animal husbandry, poultry, etc. would have to be considered along with agriculture. In order to increase agricultural production the multipurpose approach was considered to be more suitable. Because of various limitations, both organisational and operational, the nature and scope of the functions of multipurpose cooperatives would, in the beginning, have to be restricted to those functions which are simple and do not involve high technical skill and financial risk. The functions that could be undertaken by multipurpose societies in the order of priority are:

- i. credit
- ii. agricultural supplies
- iii. education, including guidance to farmers
- iv. marketing, processing and storage
- v. land improvement facilities such as irrigation etc. and
- vi. consumer supplies.

30. Member education work should include, besides cooperative education, technical guidance to farmers. Cooperative institutions both at the primary and federal level, will have to undertake this task. Wherever experts are not available for providing technical guidance, government machinery could be utilised. Radio and press could also help in this direction. Besides employment of technicians for farm guidance, group discussions and general meetings could be utilised for imparting education. Organisations of

farmers, youth, women etc. could be used as a media. Federal institutions could make available the necessary education material such as audio-visual aids etc. Organisation of school cooperatives would provide a training ground. Introduction of cooperation as a subject in higher secondary schools and colleges would be useful. In the case of primary schools, even though elementary ideas of Cooperation could be included in the syllabus it would be difficult to insist on teaching cooperation as a subject as the capacity of such small children to learn has also to be taken into consideration. For raising funds necessary for imparting member education it would be necessary to earmark a portion of the profits of cooperative institutions every year to an education fund. This could be at least of the order of 5% of the profits every year.

Functions and Activities of National Federations in Japan

31. The structure of the Japanese Agricultural Cooperative Movement is three-tiered, with the multipurpose societies at the base, prefectural federations at the regional level, and national federations at the top. The tasks performed by the prefectural federations are similar to those of the national federations. The national federations have been established in order to develop necessary competitive strength so that the multipurpose cooperatives, which are relatively small in size, could operate effectively alongside the private enterprise. The primary task of the national federations are thus to support the activities of the primary societies and help them to expand their business.

32. The main merits of the national federations lie in the economic power they are able to bring about through integration within the cooperative movement. They are in a position to handle a large volume of business

and can negotiate effectively for better prices and terms in their dealings with the private enterprise. An example of fertilizers was cited. As 80% of the fertilizers are bought by the farmers through cooperatives, the national federation is in a position to bargain effectively with the private fertilizer manufacturers. Even though there has been some rise in prices of fertilizers over a period of time on account of general inflation, fertilizer prices on the whole have been relatively stable. On the other hand, the national federations being large organisations, may attempt to press their views on the local societies. In view of this it is necessary to harmonize the economic principle and the organisation principle so that the economic power accumulated by the federation does not result in the neglect of the societies, but is utilised in the interests of the societies through effective member control. Thus it is necessary to build up a better organisational framework in order to integrate the activities of the national federation and the local societies, and to ensure that the tasks carried out by organisations at different levels mutually support each other.

33. The main functions of the prefectural federations include purchasing of agricultural requirements such as fertilizers, and their supply to the primaries, assisting the primaries in the marketing of the members' produce, performing the banking business vis-a-vis the local cooperatives, providing guidance services to unit cooperatives through preparation of plans concerning organisation and management, and technical guidance. In Japan, specialised national federations for different activities mentioned above have been organised. These include the National Marketing Federation of Agricultural Cooperatives, National Purchasing Federation of Agricultural Cooperatives, the Central Cooperative Bank for Agriculture and Forestry, and the Central Union of Agricultural Cooperatives.

34. It was pointed out that the progress of the agricultural cooperatives in the field of credit, purchasing and insurance was much greater compared to that of agricultural marketing. The share of agricultural cooperatives in the total farm products marketed as of March 1966 was as follows:

Rice	90.9%
Vegetables and fruits	29.6%
Eggs	26.2%
Milk	33.3%

There is government control with regard to the marketing of rice and price support for wheat and barley.

35. Collection of small quantities of produce from large numbers of farmers also presents a problem. One reason for relatively less progress in the field of marketing is that small farmers who are in need of cash immediately sell their produce to the private traders. This is also one of the many reasons why marketing shares of cooperative for agricultural products other than rice, wheat and barley, are comparatively small. A few other reasons are, for example, (i) in the case of some special products, often a private dealer has old traditional business relations with some special producers, (ii) in many cases, because of speculative market conditions of agricultural products such as fruits, vegetables, and livestock products, it has not been easy for cooperative to provide marketing services for members, but the recent trend is that cooperatives are making special efforts to strengthen this kind of service for member-farmers, and the recent growth of the marketing function has been very fast.

Cooperative Education

36. Mr Kitaide of the Central Union of Agricultural Cooperatives of Japan gave a general summary of cooperative education in the Central Union of Agricultural Cooperatives in Japan. The Central Union puts more emphasis on cooperative education as a result of the recent ICA Congress.

Its education programme is divided into three parts.

37. The first part deals with member education for members and their families. This is to give them an understanding of the aims and functions of cooperatives. Education is based on the hamlet system i.e. a society's area of operation is divided into several areas, and each area has its own educational programmes according to the occupational groups of the members - vegetable growers, fruit growers, women's associations, etc. and it is through these organisations that member education is promoted.

38. Education is usually carried on through study circle and group discussions, the use of educational aids, monthly magazines etc. Exchange of views by observation trips etc. are applied extensively.

39. The second part is the programme of employee training. Among agricultural cooperatives alone, there are 180,000 employees. As the cooperatives have to be efficient to enable them to compete with non-cooperative enterprises, it has become necessary to promote specialised education of employees.

40. The third part is the promotion of good relations among the employees to avoid inconsistencies, and also the promotion of public relations, and this is done through the use of radio particularly through the N.H.K. and through the medium of non-cooperative newspapers. In addition to the above, there is also the inservice training that is given to employees by the cooperative concerned.

41. It was also pointed out that funds for the promotion of cooperative education are raised through contributions by the agricultural cooperative societies. The law requires that 5% of the net profit of every society be appropriated for cooperative education. Where specialised education is required by any society, the Education Section of the Union

also arranges for such courses to be given, but the funds will have to be met by the Society itself.

Study Visits : Sukage Multi-Purpose Society and the Farmers

42. The Seminar participants visited the Sukage Multi-Purpose Agricultural Cooperative Society in Saitama Prefecture about 60 km away from Tokyo. Sukage village has a total population of 3,909 of which the farming population is 2,754. There are 502 farm households.

43. Mr H. Idei, President of the Society, explained the general working of the society. Because of rapid industrialisation, the people are gradually going in more and more for industries, poultry farming, piggeries etc. The clothing industry is more predominant in the area. There are a little more than 400 factories in the area.

44. The Managing Director of the Society explained in detail the working of the society. He pointed out that the society was originally started in 1918, with a membership of 440 and a share capital of 20,000 yen. It was reorganised in 1944 and again in 1948 to form the present multipurpose society. The membership as on 31st March 1967 was 600, of which 520 were regular members, and 80 associate members. There were eight directors and seven internal auditors elected by the members. The President and Managing Director were elected from among the directors. There were 12 employees, of which 4 were women. The main activities undertaken by the society were credit, marketing, purchasing and insurance. Deposits were of the order of 374 million yen of which 249 million yen was in the form of term deposits. A major percentage of such deposits, which was surplus, was deposited with the Prefectural Credit Federation. The interest rate received from the Federation was 7%, whereas the society had to pay 5.6% as interest to the members on fixed deposits. The 1.4% thus retained was considered inadequate.

A large percentage of the loan advanced was for modernisation of agriculture. These loans were utilised for poultry, piggery, preparation of green houses, improvement of farm land, houses, etc. Because the city administration provided a subsidy of 1% and the prefectural administration 3%, the ultimate rate of interest on such loans to the farmers was only 5%. In the case of other loans the rate of interest was a little above 9%.

45. Rice is sold to government. Therefore, the farmers had to hand over their rice produce to cooperatives. The price fixed by government for wheat and barley was rather high, and as such, farmers preferred to sell them through cooperatives. But in the case of other products farmers preferred to sell to private merchants if they offered better prices. Fruits and vegetables were however sold through voluntary groups within the cooperatives, which undertook grading, shipping etc. Pigs were sold to slaughter-houses run by prefectural federations. The system of credit sales was in existence for consumer articles. The society had a farm guidance section, wire communication facility etc. for the benefit of the members. It had also decided to have a farm machinery service station for the members. There were 450 telephones in the houses of farmers connected to the society's wire communication system.

46. The participants then visited two farm households, one with 2.2 hectares, and the other with a little over one hectare. These farmers were cultivating, besides paddy, vegetables etc. They were also rearing pigs. In addition one of them was undertaking yarn-twisting. The farmers were very progressive and were using improved implements such as tractors etc.

47. A Machinery Service Station, a machinery manufacturing section, and the irrigation project under construction on the Tone river were then visited.

48. The team finally visited the Gyoda City Multipurpose Agricultural Cooperative Society in the same prefecture. The Chairman and the Managing Director explained the working of the society in detail. This society was formed after the amalgamation of 12 societies in 12 villages, in which the area of operation of the present society extended. It had a total membership of 5,118 of which 3,535 were regular members. There were 190 employees. For general body meetings, agenda items are circulated in advance to the members. Subsequently, group discussions are held which are attended by the Directors and the opinions of the members ascertained, if necessary even in writing. Afterwards representatives of members from different areas meet together and the final decisions are taken. The various groups elect members to represent them at the general body. The Society provides facilities for wedding arrangements such as the hall for holding receptions. It also arranges for the joint purchase of consumer goods and delivers the same at the houses of the members by trucks. The trucks maintained by the society are also utilised for collection and transport of the members' produce to the town for disposal. Thus the society renders economic and social service to the members to the maximum extent possible. It is trying to expand its business in all directions.

Visits to Saitama Prefectural Federations

49. The Seminar participants visited the office of the Saitama Prefectural Federations and had discussions with the Chief officials of the Federations.

50. Some background information about Saitama Prefecture was given, and the activities of the prefectural union of multipurpose cooperatives were outlined. The prefecture has a farming population of 923,000 out of the total population of 3.9 million. The farm land area in the prefecture is 155,000 hectares. The average holding in the area is 0.95 hectares.

51. Foodgrains mainly rice and wheat, were responsible for about 36% of the total agricultural production of about 97 million yen in 1965. On an average non-agricultural income constituted about 45% of the total income of a farm family.

52. The number of unit cooperatives as on 31st March 1966 in the prefecture was as follows:

Multipurpose	202
Silkworm	262
Livestock	13
Dairy	26
Poultry	5
Horticulture	6
Reclamation	31
Rural Industry	6
Others	14

53. The prefecture is very near Tokyo. Some of the industrial enterprises are being located in the prefecture, which has a significant influence on the agricultural situation. The production of vegetables, poultry and livestock industry has become much more important. Modernisation of agriculture is steadily pursued. Among its activities, the prefectural union attempts to influence agricultural policy and carries on member education and employee training activities.

Credit Federation

54. It was pointed out that in all the multipurpose cooperative societies in the area, the amount of deposits collected were in excess of the demand for loans. The same situation was found in the prefectural credit federation. Thus the unit cooperatives in the area and the prefectural federation had surplus funds which were being deposited in the higher-tiered credit federations. One of the problems for the unit cooperatives as well

as the credit federation was the small margin between the rate of interest given to the depositors, and the rate of interest earned on the money deposited in the higher-tiered credit organisations.

55. The rate of interest charged by the prefectural federation on the short-term loans was 8.03% while the rate of interest on the long-term loans (for more than one year to four years) was 8.2%. The prefectural governments was subsidising the interest rate for (long-term) loans given for modernisation of agriculture. Thus the actual rate of interest paid by the farmer worked out to about 5%.

Economic Federation

56. The activities of the economic federation consisted of distribution of agricultural supplies, such as fertilizers, agricultural chemicals, agricultural machinery and consumer articles as well as the marketing of agricultural products.

57. It was pointed out that one of the problems for the Federation was the low margin on the agricultural produce marketed by the Federation on commission basis. The commission for rice, barley and wheat was 0.3% while the commission on sale of fruits and vegetables was 0.8%. This commission was regarded as insufficient. However, this inadequacy of the commission was made good by the amount of surplus earned on the distribution of agricultural supplies and consumer goods.

58. It was indicated that about 30% of the fruits and vegetables are sold in Saitama prefecture while the remaining are sold in the Tokyo market. The federation operates three slaughter-houses and is also engaged in the sale of milk. Animals for the slaughter-houses are secured through purchasing and not on commission basis, as in the case of other commodities. With regard to the dairy business, it was pointed out that there is some

friction between the economic federation and the specialised dairy societies which are, however, not strong.

59. The activities of the mutual insurance federation and the sericulture federation were also presented.

Visit to the Kawasaki Feed Mill and Agricultural Training Centre

60. The Seminar participants visited the Kawasaki Feed Mill on the morning of 30th March. The Managing Director of the Mill received the members and explained the background of the processing plant, as well as its detailed working. The Kawasaki Feed Mill was established by the Zenkoren, the National Purchasing Federation of Agricultural Cooperative Association, in June 1960, in collaboration with agricultural cooperative societies. This was registered as a joint stock company, although almost all the shares were contributed by Zenkoren. With the large-scale increase of livestock farming the demand for animal feed has been increasing at a rapid rate. About 44% of the farm expenditure of the families was estimated to have been spent on the animal feed. But Japan does not have adequate raw material for producing feeds. About 70% of the required feed materials are being imported. Most of the maize is at present imported from USA and efforts are being made to increase the imports of maize from Thailand.

61. There are at present 198 feed mills in Japan, out of which 42 are connected with agricultural cooperatives. Five of them are owned by the Zenkoren, while others are working as subsidiary factories. The Kawasaki Feed Mill manufactures 12,000 tons compound feed per month including pellets and molasses mixed feed. The mill produces 56 kinds of animal feed. 46% of the production is intended for pigs. The total investment of the factory is 3 million US dollars. The manufacturing process is automatic

The plant has 100 regular workers and 100 casual labours, who work in two shifts. The plant is also carrying on analysis and inspection of ingrediends and the manufactured feed in order to maintain the quality of the products.

62. The participants visited the Agricultural Technical Centre of the Zenkoren at Hiratsuka. They were received by a senior officer of the administrative department of the Centre, who explained the working of the centre. This centre was established by the Federation with a view to train technicians for farm machinery and to evolve farm machinery suitable to Japanese agriculture. It has 210 members on its staff. The Zenkoren has been handling not only the distribution of farm machinery for production purposes, but also non-production consumer items like the radio and TV. Therefore, the centre has been undertaking training programmes both for technicians handling farm machinery and durable consumer goods. Uptil now 2,050 persons have been trained. The average duration of training courses is 20 days. Trainees are mostly the employees of the primary cooperative societies. Training is imparted free to the employees of primaries, while some amount was charged from those coming from prefectural federations.

63. The Centre has made arrangements to check the standard of farm machinery before recommending it to the farmers. It also conducts research in poultry and hold seminars for farm machinery experts.

64. The Institute does not receive any financial grant from the Government. The entire finance is contributed by the Zenkoren.

- Appendices : I - Agricultural Cooperatives in South-East Asia (excepting Japan)
II - Programme of the Seminar
III - List of Participants who attended the Seminar.
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AGRICULTURAL COOPERATIVES IN SOUTH- EAST ASIA (EXCEPTING JAPAN) §§Ceylon

1. The history of the cooperative movement in Ceylon may be divided into five periods. (i) 1912-42: The policy during this period was the formation of rural credit societies, (ii) 1942-47: About 4,000 societies were on the register. Most of them were cooperative stores' societies for distribution of foodstuffs during the war, (iii) 1947:57: Food production was emphasised and the cooperative agricultural production and sale (CAP&S) Societies were organised to assist the government's purchase scheme and guaranteed price schemes. These societies, while providing credit for production purposes, undertook marketing of the crops and procuring of the consumer requirements of the members. (iv) 1957:63: In 1957, after the advent of a new consumer stores' societies were gradually replaced by multipurpose cooperative societies, providing a greater variety of services, and operating in more compact areas. The number of multipurpose cooperative societies increased from 3,900 in 1958 to about 5050 in 1965, with a total membership of 869,500. However, before the advent of multipurpose societies, a link-up scheme of credit, marketing and consumer cooperatives was developed. The experience of this scheme were useful in the development of plans for the organisation of the multipurpose societies. At present, a few CAP & S Societies still exist in some areas, but their activities are similar

§§ This section is based on the papers presented by the participants from the various countries.

to those of the multi-purpose cooperative societies. The membership of these societies - the CAP & S, and multi-purpose - covered farm families. (v) In 1963, the Government's agricultural credit scheme was expanded to provide more credit. The scheme confined itself to lending for short-term production and marketing purposes, as well as for capital expenditure connected with production and marketing, including purchase of agricultural machinery. Over 90% of the total volume of loans granted consist of short-term cultivation loans repayable in periods of six months to two years.

2. A new loan scheme has been approved by the Government recently for the construction of 50 ton capacity fertilizer warehouses by cooperative societies, at a cost of Rs.7,500 each. These warehouses will enable societies to stock fertilizers and sell them over the counter to farmers, thus avoiding delays in transport from distant towns. Over a period of five years, 1,500 warehouses will be constructed at a total cost of about Rs.11 million. Marketing advances are granted to member cultivators about two weeks ahead of harvesting time and recovered from the value of the produce surrendered. Overdraft facilities are granted by the People's Bank (which is owned by the Government and the cooperatives on a 50-50 share basis) and cooperative banks to cooperative societies for the purchase of produce under a guarantee price system. The banks recover their dues from the payments made to societies by the Commissioner of Agrarian Services, who receives the produce under the government guaranteed price scheme, and the overdraft account is closed at the end of marketing season.

3. The total volume of produce handled by the Cooperative societies during 1965 amounted to Rs. 324.8 million and comprised the following commodities:

Paddy	Rs. 315.8 million
Vegetables	Rs. 3.3 million
Red onions	Rs. 4.9 million
Rubber	Rs. 369,000
Eggs	Rs. 268,000
Maize	Rs. 12,000
Potatoes	Rs. 90,000
Chillies	Rs. 120,629
Other commodities	Rs. 285,538

4. The Ceylon Agricultural Union, the apex marketing organisation, now has a membership of 223 societies, which represents over 100,000 cultivators from various parts of the Island. The other types of agricultural societies in existence are - dairy, poultry, coconut, tea, rubber, tobacco, and vegetables.

5. While audit, supervision and agricultural extension work are done by the government departmental officers, education is undertaken jointly by the Cooperative Department and the Cooperative Federation of Ceylon.

India

6. An important milestone in the development of agricultural cooperatives was the Survey on Rural Credit conducted by the Reserve Bank of India (central bank of the country). The survey revealed that after a little over 50 years of their working, cooperatives had yet to

make much headway. The credit cooperatives in 1951-52, when the survey was carried out, provided only about 3.1 per cent of the credit requirements of the cultivators. About 70 per cent of the borrowings of the cultivators in that year was provided by moneylenders. Loans given by the Government also accounted for about 3.3 per cent of the credit requirements of agriculturists. The Committee on Rural Credit Survey made various recommendations for energising the cooperative movement in the country and they are under implementation.

7. The progress made by the primary cooperative credit societies in subsequent years is given in the following table.

<u>Particulars</u>	<u>Unit in Millions</u>		
	<u>1955-56</u>	<u>1960-61</u>	<u>1965-66</u>
Number of Primary societies	0.16	0.21	0.20
Membership	7.80	17.00	27.00
Share capital	Rs. 168.00	578.00	1184.00
Deposits	Rs. 70.40	145.90	394.50
Working capital	Rs. 791.00	2739.20	5274.90
Loans advanced	Rs. 496.20	2027.50	3455.00
Membership coverage as percentage of agricultural population	15%	30%	45%

8. In the Intensive Agricultural District Programme areas where intensive agricultural practices have to be adopted, a detailed farm plan for each farmer-member is drawn up by the village level worker. In other areas such a plan is not drawn up for each member, and credit is provided on the basis of a rough credit plan.

9. On the basis of the crop-loan system that is now being adopted throughout the country, the credit needs are to be assessed on the basis of a three-component formula, namely (i) a cash component not exceeding about one-third of the average value of gross product per acre associated with the traditional level of cultivation, to be disbursed as soon as cultivation operations commence; (ii) a kind component of fertilizers, insecticides and pesticides as recommended by the agriculture department; and (iii) a further cash component not exceeding half the value of the kind inputs, to be availed of soon after the kind component is taken by the farmer. The scales of finance are fixed on the basis of acreage under different crops, a part in cash and the rest in kind. The primary cooperatives at the base provide only short and medium-term loans. Long-term loans are provided by a separate two-tier credit structure known as land development banks.

10. Cooperatives in India are providing fertilizers, seeds, agricultural implements, pesticides etc. to the farmers mostly in the shape of loans in kind. The position in this regard for 1965-66 is given below.

<u>Particulars</u>	<u>1965-66</u>
Fertilizers	Rs. 790 million
Seeds	170 million
Agricultural implements	60 million
Others (mostly insecticides)	160 million

11. The value of agricultural produce marketed by cooperatives in India was of the order of Rs.3,590 million in 1965-66. It has been accepted as a policy that linking of credit with marketing is an important factor for the success of the cooperative structure in India. Wherever commercial crops are grown some success has been achieved in this direction. The problem still remains to be tackled in an efficient manner in respect of foodgrains.

12. Cooperatives are also providing consumer articles to farmers to some extent. The value of consumer articles distributed by cooperatives was of the order of Rs.1,800 million in 1965-66. About 40,000 primary cooperatives at the village level were undertaking distribution of consumer articles.

13. The development of cooperatives has been accepted as one of the central aims of national policy. To give a filip to the movement, the Government provides assistance both in terms of technical personnel as well as capital, including contribution to share capital.

Problems

14. Some of the main problems faced by the agricultural cooperatives in India are as follows:

- i. weakness of the cooperative credit structure at the base,
- ii. inability to raise adequate resources to meet their demands,
- iii. lack of adequate resources to take care of the risks involved during national calamities,
- iv. absence of an effective link between credit and marketing,
- v. want of an effective and enlightened participation by members in the running of cooperatives and as a consequence, lack of adequate leadership, and
- vi. absence of effective land reform measures to foster the growth of cooperatives as organisations of small farmers.

KOREA

15. In the post-war period, the U.S. Office of Economic Coordinator (OEC) in Korea invited a group of farm credit and agricultural cooperative experts (the Johnson Study Group) to Korea. This group submitted to the Korean Government recommendations relating to the organisation of a farm credit and cooperative system. John Cooper, a specialist in agricultural credit and cooperative law, was also invited to Korea by OEC and offered his proposed plan to the Korean Government in 1956.

16. The cooperative law was passed in February 1957. Along with the promulgation of the law, agricultural cooperatives were gradually organised in the rural areas and the National Agricultural Cooperative Federation

was established in 1958. Consequently, the cooperatives were able to operate all kinds of business, except credit, and their network was extended throughout the country.

17. To establish an agricultural credit system closely related to cooperative business, the agricultural bank was established in May 1956. This bank took over all the assets, liabilities and business of the local financial associations and the Federation of Financial Associations.

18. After the May revolution of 1961, the Government stressing the importance of sound farm policy, took a drastic measure to eliminate the inherent defects of organisational structure which existed between the agricultural cooperatives and the Korean agricultural bank. In July 1961, Government promulgated a new agricultural cooperative law, in order to set up a cooperative system which could operate not only general business, but also a credit system, in an integrated organisation. As a consequence, the agricultural cooperatives and the Korean Agricultural Bank were amalgamated into the new National Agricultural Cooperative Federation (NACF) in August 1961.

19. Since this amalgamation approximately 2.3 million farm households throughout the country have joined together to form 21,500 village cooperatives which, in turn, are members of 139 county cooperatives. In addition, 139 special cooperatives were also set up, for farmers engaged in livestock breeding, horticulture and other such special farm industries. County cooperatives and special cooperatives are members of the NACF.

20. The agricultural cooperatives operate the following business:

- a. Guidance and education for production and living.

- b. Purchasing
- c. Marketing and storage of agricultural products.
- d. Credit services
- e. Utilisation facilities
- f. Mutual insurance services
- g. Rural processing industries
- h. Business entrusted by government
- i. Other business needed to achieve the objectives of agricultural cooperatives

21. The NACF carries on the same functions, and helps the agricultural cooperatives with training and education by supplying them publicity and education material, and funds for specialised member education activities. In addition, the NACF has its own cooperative college and training centre. The NACF is permitted to create funds through the issuance of agricultural credit debentures under the provisions of the Agricultural Cooperative Act.

MALAYSIA

22. There are at present in Malaysia more than 3,500 registered cooperatives of all types with a total membership of about 550,000. Out of these, 1600 are rural cooperative credit societies spread all over the country, with a membership of 65,000. The rural cooperative are located mostly in rice growing areas where the usurious "padikuncha" system of credit is rampant. These societies have a working capital of \$12 million. Loans are given for meeting cultivation and other current expenses during the interval between sowing and harvest, and are repayable within one year, at harvest time. The loans are given for

the purposes of paying off prior debts, improving land, buying cattle, building or repairing houses, and purchasing property, especially land.

23. At present 21 banking unions in West Malaysia, formed at state or district level, are in existence, and over 1500 rural credit societies are affiliated to these banking unions. The object of the banking unions is to facilitate the operations of their member societies by carrying out banking and credit business. These unions also play a part in spreading cooperative knowledge among the rural people.

24. There are 650 processing, farming, and marketing societies undertaking the following activities: rice milling, rubber marketing, fishermen's credit and marketing, pineapple marketing, copra marketing and farming. In addition, there are 10 rice milling unions and 2 fish marketing and transport unions.

25. Among the processing and marketing societies, those engaged in rice-milling are the most successful. They have 52,000 members with a total working capital of \$5.3 million. These societies mill paddy for their members on a commission basis, and keep the bran obtained therefrom. Most of the rice milling unions undertake the marketing of the paddy produced by the members of their affiliated societies. During the period of the Second Five Year Plan, loans for paddy purchase totalled \$18.4 million. These projects have resulted in the gradual eradication of the unscrupulous practices carried out by middlemen and in ensuring the payment of the government guaranteed prices to the paddy producers. As a result of these cooperative schemes, and through their indirect influence in the areas where paddy purchase schemes were operated, paddy planters have benefited by at least \$15 million at every single harvest.

26. Fishing Industry: On the experiences of the East Coast Fishing Aid Scheme, loan assistance was provided for other fishing cooperatives on the West Coast. Such assistance was extended on the expected viability of each individual scheme. Fishing cooperatives on the West Coast are more centralised than those on the East Coast, providing better control over the fishermen as well as on production. Over \$1.144 million was disbursed during 1961-65 for projects in various parts of Malaysia.

27. The objectives under the first Malaysia Plan are of fundamental importance for the economic improvement of the rural people. Their successful implementation would mean that the agriculturists and fishermen can procure the loans necessary for the implementation of improved methods of production and also increased productivity, without falling into the hands of the rapacious moneylenders and unscrupulous middlemen. The plan also lays emphasis on the development of consumer and marketing cooperatives to ensure increased incomes to the rural population. Thus three inter-related and inter-dependent cooperative organisations (credit, marketing, and consumer supply) are being integrated.

PAKISTAN

28. The Cooperative Movement in Pakistan is over 60 years old. During this period the movement has spread in many directions, yet it is primarily a credit movement. It played the role of up-lifting the economy of small farmers. The total number of agricultural cooperative societies in West Pakistan was 14,071 in 1964-65.

29. Agricultural credit cooperative societies meet the credit needs of their members. Central cooperative banks supply loan facilities.

32. The Colony Cooperative Farming Union, Khanewal, is the first and the biggest partially mechanised farming project in West Pakistan and it covers an area of 1.20000 acres. The Union commands a fleet of 240 tractors and has installed 180 tube wells in various villages.

33. The West German Government in collaboration with the Pakistan Government, has set up a tractor operator training school at Chak 5 Faiz in Multan district for tractor mechanics, and operation courses, managers' courses, agricultural farming courses, and carpentry courses.

34. In order to train employees of the Cooperative Department and cooperative societies, the Government is financing one cooperative training college and three regional cooperative training institutions.

PHILIPPINES

35. The Agricultural Credit and Cooperative Financing Administration (ACCFA) which was established in 1952 under the authority of Republic Act No.821, (as amended by Republic Act 1285), has been reorganised into the Agricultural Credit Administration (ACA) in 1963. ACA was established under the Republic Act 3844, otherwise known as the Agricultural Land Reform Code.

36. The two main activities of the agency are (i) extending credit to small farmers and their cooperative associations, and(ii) promoting, organising, and supervising farmers' cooperative associations. To carry out its programme, the agency was authorized 100,000,000 in revolving capital.

37. In addition to the above functions, the agency was assigned other responsibilities. It was given the task of administering the Virginia

tobacco subsidy programme and the fertilizer subsidy programmes. At certain periods, it also had to commit some of its resources to experimental ventures such as production of cotton and promotion of ramie.

38. During its 14 years in existence, the above agency granted ₪ 235 million in various types of loans from paid up capital of ₪ 40.5 million and Central Bank borrowing of ₪ 148.74 million of which 150 million has been collected.

39. The agency has organised 578 agricultural cooperatives of various types throughout the country with a total membership of 314,000 in 774 towns and 13,157 *barrios* (villages) in 54 provinces. The combined paid-up capital of these associations was ₪ 7.9 million as at June 30, 1966. Although many of these cooperatives have failed a good number of them have proved definitely successful.

40. Recovery of the loans is a problem of the management. Experience in the agency has shown the effectiveness of certain ways and techniques in recovery of loans. These are (i) regular contact with the borrowers, (ii) proper screening before granting of loans, (iii) prompt or timely release of loans, (iv) cooperative marketing and cooperative organisation in general (v) legal action in appropriate cases, (vi) incentives for prompt payers.

41. In the effective implementation of the IACP/SC Programmes, there are problems. The significant ones are as follows:

42. Financial Structure Basically weak

While the agency has expanded its loaning operations, the

credit needs for the farmers are not met because of the weak financial structure. This has to be rectified if the ACA is to be an effective instrument for land reform and agricultural development. While the agency has been provided with additional appropriation of \$ 150, million under Republic Act 3844, only \$ 10 million of this has been made available after three years. Under the same law the agency has been provided yearly appropriation of up to \$ 6 million to cover the losses of operations, but requests for release of this fund during the last two years have so far not been successful.

43. ACA Performs Non-Income Services

Besides purely loaning activities, the agency performs vital but non-income producing services. It audits and supervises agricultural cooperatives and is called upon to provide training for cooperative management officials and personnel. To cover the cost of these activities no appropriation is provided. A yearly appropriation of \$ 1,000,000 is sought.

44. Training for Cooperative Management Personnel

One of the important problems of the societies is the lack of sufficient number of competent managerial personnel.

Singapore

45. Singapore, which became independent on 9th August 1965, is now a Republic. It is an island with a total land area of 224.5 miles. Its 1.9 million population is increasing at a rate that is one of the highest in the world. Despite its small land area and the fact that it is principally a trading port, the Republic of Singapore has nonetheless

an estimated 25,000 farming families. Their main livelihood is through mixed farming involving production of vegetables, fruits, and livestock rearing.

46. Between 1960-65, Singapore's farmers and fishermen produced 40,950 tons of vegetables, 850,000 heads of pigs, 18 million poultry, 200 million eggs and 10,797 tons of fish. About 25,000 families were engaged in full or part-time farming.

47. Although Singapore has to import vegetables and fish to supplement local production, she exported 34,000 heads of pigs, 1.3 million heads of **poultry** and 24 million eggs to her neighbours, viz. Malaya, Sabah and Sarawak. The land area being limited, the sea is being reclaimed to meet the growing needs of the state.

48. The important problem confronting the small farmers is that of raising the general level of productivity. This is essentially a problem of improving the technique of agriculture, and is beyond the capacity of individual farmers, whose illiteracy and general poverty precludes them from initiating any sort of reforms.

Thailand

49. The village credit society was the first type of cooperatives to be introduced in 1916. At the end of 1966, there were 9871 village credit societies throughout Thailand. These credit societies are spread over about 258 sub-districts, and have a total membership of about 156,000 with an average of 17 members per society. Each member holds land of about 21 rais. In 1965, the loans made to these village societies amounted to Baht 129,312,556.

50. In 1958, large-sized production credit societies were organised at a sub-district level. The societies have been organised in various provinces and have a total membership of 3,407 farm families, and a paid up share capital of Baht 2.1 million. Since 1964, the Pakohong Production Credit Cooperative has arranged for its members the supply of farm requisites such as pesticides, insecticides, sprayers, and also rice for household consumption.

51. The first cooperative paddy marketing society was formed in 1938, mainly for the purpose of enabling farmers to sell their paddy at good price. They also expect to help farmers to maintain the price level and to protect them from the pressure of local merchants. In 1965, the Bangkok Marketing Cooperative Society made a contract with the Federation of Agricultural Purchasing Cooperatives of Japan for a sale of 30,000 metric tons of corn. Eventually, the society sold out 41,376 metric tons at the value of Baht 48.2 million. At present, there are 184 marketing and processing cooperative societies and eight federations in existence.

52. Land cooperative societies comprise land settlement cooperatives, land hire-purchase cooperatives, tenants' cooperatives and land improvement cooperatives. The first three types are also serving the government in its land tenure programme to secure land for the tillers.

However, the common purpose of land cooperatives are to provide means whereby members can improve their farming and their income, and to promote the cooperative spirit of self-help and mutual help. At the end of November 1966, there were 508 societies with a membership of 34,356 families occupying an area of about 807,327 rai in 46 provinces.

53. Marketing of farm products in the land settlement cooperative schemes at Srisumrong and Sawankalok have been undertaken by marketing cooperatives. In 1966, they handled about 5,000 metric tons of corn.

54. The three main types of cooperative societies mentioned above will be integrated into a new approach of multi-purpose cooperative societies in the near future. New multi-purpose cooperative societies will be formed at the provincial level in order to strengthen the business of the societies enabling them to operate and maintain its efforts for the betterment of farmers. A training centre for developing an integrated approach to agricultural cooperatives has been established at Kasetsart University. Forty to fifty project managers will be trained here. The first session was over in April 1967.

REGIONAL SEMINAR ON "COOPERATIVES IN AGRICULTURE : AN
INTEGRATED APPROACH, TOKYO, JAPAN"

March 20 - April 1, 1967

PROGRAMME

March 20 Monday

0900 a.m. Registration

1030 a.m. Opening Session

0200 - 0500 p.m. Orientation

by Mr R. Okada
Managing Director
Institute for the Development of
Agricultural Cooperation in Asia
Tokyo.

0700 p.m. Slide Show " Nature and Industry in Japan "

March 21 Tuesday

0900 - 1200 noon Brief Review of Integrated Cooperative Development
in South-East Asian Countries

by Each Country Delegate

0200 - 0500 p.m. Brief Review of Integrated Cooperative Development
in South-East Asian Countries (contd.)

March 22 Wednesday

0900 - 1200 noon Agricultural Cooperative Movement in Japan

by Mr Shiro Futagami
International Department
Central Union of Agricultural Coops
Tokyo, Japan.

0200 - 0500 p.m. Multi-Purpose Cooperatives and their Socio-Economic
Significance

by Dr P.R. Baichwal
Specialist in Agricultural Cooperation
International Cooperative Alliance
New Delhi.

0700 p.m. Movie Show "Multi-purpose Agrl. Cooperative Society
in Japan "

March 23 Thursday

- 0900 - 1200 noon Introduction of Japanese Unit Multi-purpose Agricultural Cooperative Society
- by Dr J Kurata
Dean, Koibuchi Agricultural College
in Ibaraki Prefecture, Japan
- 0200 - 0500 p.m. Integration of various functions (saving, loaning, marketing, supplying, utilisation of facilities; processing, storage, repair shop etc. Welfare: medical and leisure services, guidance: farm management and home economics)
- by Mr Harundo Idei
President
Sukage Village Unit Multi-Purpose
Agricultural Cooperative Society
Saitama. Saitama Prefecture. Japan.

March 24 Friday

- 0900 - 1200 noon Federation of Cooperatives at Provincial and National Levels
- by Mr K Kimura
Deputy Chief
Organisation and Education Division
Central Union of Agricultural Cooperative
Tokyo. Japan.
- 0230 - 0530 p.m. Study Visits : Central Union of Agricultural Cooperative
Central Cooperative Bank for Agriculture
and Forestry.
National Marketing Federation of
Agricultural Cooperatives.
National Purchasing (supplying) Federati
of Agricultural Cooperatives.
International Cooperative Trade Company
(UNICOOP JAPAN)

March 25 Saturday

- 0900 - 1200 noon Discussion on Integrated Functions of Multi-purpose
Agricultural Cooperatives
- Afternoon Free

March 26 Sunday

0900 - 0400 p.m. Sight Seeing Tour in Tokyo

March 27 Monday

0730 a.m. Visit Sukage Primary Multi-Purpose Agricultural Cooperative Society in Saitama Prefecture (sample of Small size cooperatives. about 70 kms from Tokyo)

0200 - 0300 p.m. Visit two of the Cooperative Member Farmers

0330 p.m. Visit Farm Machine Service Centre under Cooperatives and/or Farm Machine Manufacturing Plant or Irrigation Project (by option of individual participants)

0400 - 0500 p.m. Visit Gyoda Primary Multi-purpose Agricultural Cooperative (sample of amalgamated large size coops)

0800 p.m. Arrive at IDACA

March 28 Tuesday

0800 a.m. Leave IDACA

0930 a.m. Visit Saitama Prefectural Union of Agricultural Cooperative Societies

1030 a.m. Visit Saitama Prefectural Government

11.00 a.m. Visit Saitama Prefectural Credit (Saving and Loaning) Federation of Agricultural Cooperatives

0200 p.m. Visit Prefectural Economic Federation of Marketing and Purchasing Agricultural Cooperatives

0400 p.m. Visit other affiliated Organisations and Agencies of Agricultural Cooperatives

March 29 Wednesday

0900 - 1200 noon Discussion and Preparation of Final Report

0200 - 0500 p.m. Discussion and Preparation of Final Report (contd.)

March 30 Thursday

0930 a.m. Visit Kawasaki Feed Processing Plant under
National Purchasing Federation of Agricultural
Cooperatives

1230 p.m. Visit Hiratsuka Agricultural Technical Centre
under the National Purchasing Federation of
Agricultural Cooperatives

0600 p.m. Arrive at IDACA.

March 31 Friday

0900 - 1200 noon Discussion on the Draft of the Final Report

0200 - 0500 p.m. Discussion and Evaluation

April 1 Saturday

1000 a.m. Closing Session

1200 noon Farewell Luncheon

April 2 Sunday Sight Seeing Tour of Kyoto City

REGIONAL SEMINAR ON
 COOPERATIVES IN AGRICULTURE : AN INTEGRATED APPROACH, TOKYO

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 Ministry of Food, Agriculture, Community
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5. Mr B.B.Patil
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